



Agency News

For upcoming renewals we are offering 3 ways to meet this year. We can do it via phone call or email, set up a zoom meeting, or meet with you in person.

We are continuing to work remotely with our physical office being staffed Tuesday thru Thursday. Should any of our clients need appointments Monday or Friday we are more than happy to accommodate and arrange a time to meet those days.

Who doesn't like a free meal? No one!

We are giving a \$25.00 gift card to your favorite local restaurant. we will treat your staff to lunch for any referral you give our agency that we write.

We are thankful for all of you and appreciate your business.



**OUR QUARTERLY
WINNER**

IS.....

JOYCE GESSNER!



What is Pennie?

Pennsylvania's new state based insurance exchange

Open enrollment begins November 1 through January 15.

Residents in Pa will no longer use the Federal Market place. Your account will be transitioned to Pennie.



Advanced premium tax credits and cost sharing reductions will still be available based on your family income.

**So in retrospect, in 2015,
not a single person got
the answer right to "Where
do you see yourself 5
years from now?"**

Annual Open Enrollment

The annual open enrollment period for both Medicare Advantage and Medicare part D prescription drug coverage is from October 15th—December 7th. During this time, Medicare beneficiaries can Change Medicare health plans and/or prescription drug coverage for The following year. If you're satisfied with your current plan, you don't

Need to take an action. However, plan details can change annually so May want to compare your plan options by your plan for next year.

Please call Ang, our licensed agent at 570-524-5575 ext 6





Receipe of the month! Apple Pecan Fall Salad

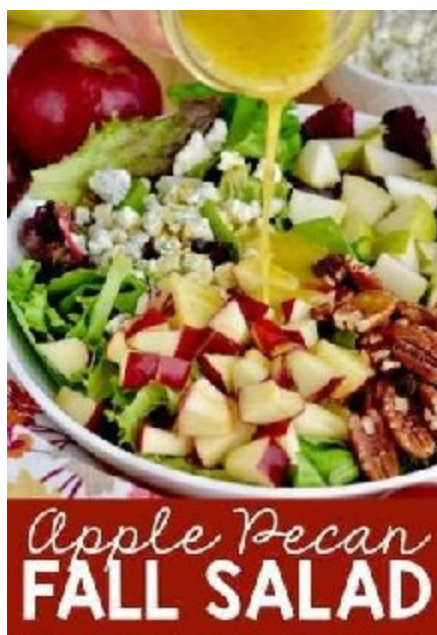
Ingredients

For Salad

- 6 cups mixed greens
- 1 apple I love Jonathan, Fuji, or Gala for this salad, diced
- 1 pear diced
- 1/3 cup raisins
- 1/2 cup blue cheese
- 1/2 cup salted pecans

Honey Mustard Dressing

- 1/2 cup olive oil
- 1/4 cup fresh lime juice
- 2 tablespoons honey
- 1 teaspoon dijon mustard
- 1 teaspoon salt
- 1/2 teaspoon pepper



Instructions

In a large bowl, combine all of the salad ingredients. Toss to combine

Daylight Savings

Time!

November 1st!

Mark your

Calendars!



are you ready?